

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Smith et al.

Attorney Docket No.: VISAP076

Application No.: 10/633,020

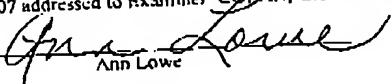
Examiner: COLAN, Giovanna B.

Filed: July 31, 2003

Group: 2162

Title: SMART CARD PERSONALIZATION
ASSISTANCE TOOL**RECEIVED
CENTRAL FAX CENTER**

CERTIFICATE OF FACSIMILE TRANSMISSION
I hereby certify that this correspondence is being transmitted to the U.S. Patent and Trademark Office, Central Facsimile Telephone number (571) 273-8300 on this day January 8, 2007 addressed to Examiner COLAN, Giovanna B.

Signed. **JAN 08 2007**

Ann Lowe

REPLY

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated September 8, 2006, to which a response is due January 8, 2007 with a one-month extension of time, please amend the above-identified patent application as follows:

Remarks/Arguments begin on page 2 of this paper.

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